

UNITED STATES BANKRUPTCY COURT DISTRICT OF MASSACHUSETTS BOSTON DIVISION		Voluntary Petition																																																																																								
Name of Debtor (if individual, enter Last, First, Middle): McCarthy, John M.		Name of Joint Debtor (Spouse) (Last, First, Middle): McCarthy, Catherine M.																																																																																								
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Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-7950		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-0716																																																																																								
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Voluntary Petition (This page must be completed and filed in every case.)		Name of Debtor(s): John M. McCarthy Catherine M. McCarthy	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		 Nora M. Daniels <i>11-08-2010</i> Date	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord that obtained judgment)			
(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

B1 (Official Form 1) (4/10)

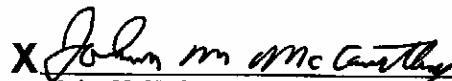
Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s): John M. McCarthy
Catherine M. McCarthy**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.]

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 11-8-10
John M. McCarthy
 11-8-10
Catherine M. McCarthy

Telephone Number (If not represented by attorney)

Date

Signature of Attorney*


X
Nora M. Daniels Bar No. 550290

Law Office of Timothy J. Teehan
430 Franklin Village Drive #245
Franklin, MA 02038

Phone No. (774) 571-2893 Fax No. (774) 907-3069

11-08-2010
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.


Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.



(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address



Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

In re John M. McCarthy
Catherine M. McCarthy

Case No. _____

(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
84 Goodenough Street, Brighton, MA	Real Estate	J	\$350,000.00	\$235,852.44
1538 Route 12, Unit C-25, Ledyard, CT 06339	Real Estate	J	\$60,000.00	\$55,523.09
Florida Timeshare Lake Buena Vista 12007 Cypress Run Road Orlando, FL 32836	Timeshare	J	Unknown	\$0.00
3.2 acres of land in New Fruage, PEI, Canada	Real Estate	H	\$15,000.00	\$0.00
Total:				\$425,000.00
(Report also on Summary of Schedules)				

In re John M. McCarthy
Catherine M. McCarthy

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Peoples Federal Savings Bank checking account no. xxxxx6763	J	\$126.00
		Peoples Federal Savings Bank checking account no. xxxxx2569	H	\$50.00
		Watertown Savings Bank savings account no. xxxxx5494	H	\$25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household furnishings, Old computers	J	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel, clothing, etc.	C	Unknown
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		SBLI cash surrender value account no. xxxxx6261	W	\$4,677.00
		SBLI cash surrender value account no. xxxxx6452	W	\$2,338.15

In re John M. McCarthy
Catherine M. McCarthy

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property		Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Raytheon Credit Union account no. xx3239	H	\$6,001.40	
		Fidelity - Raytheon Savings and Investment Plan plan no. 10010	H	\$299,759.71	
		Fidelity - Raytheon Savings and Investment Plan plan no. 10010	W	\$51,651.23	
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Raytheon Credit Union account no. xx3239	H	\$57.81	
		Raytheon Credit Union account no. xx6045	W	\$73.36	
14. Interests in partnerships or joint ventures. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable.	X				

In re John M. McCarthy
Catherine M. McCarthy

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

In re John M. McCarthy
Catherine M. McCarthy

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Dodge Grand Caravan	J	\$2,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Family pets - 2 cats and 1 dog	J	\$0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

In re John M. McCarthy
Catherine M. McCarthy

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

4

continuation sheets attached

Total >

\$367,759.66

In re John M. McCarthy
Catherine M. McCarthyCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
84 Goodenough Street, Brighton, MA	Mass. Gen. Laws ch. 188, § 1	\$114,147.56	\$350,000.00
Peoples Federal Savings Bank checking account no. xxxxx6763	Mass. Gen. Laws ch. 246, § 28A	\$126.00	\$126.00
Peoples Federal Savings Bank checking account no. xxxxx2569	Mass. Gen. Laws ch. 246, § 28A	\$50.00	\$50.00
Watertown Savings Bank savings account no. xxxxx5494	Mass. Gen. Laws ch. 246, § 28A	\$25.00	\$25.00
Household furnishings, Old computers	Mass. Gen. Laws ch. 235, § 34(2)	\$1,000.00	\$1,000.00
Wearing apparel, clothing, etc.	Mass. Gen. Laws ch. 235, § 34(1)	Unknown	Unknown
SBLI cash surrender value account no. xxxxx6261	Mass. Gen. Laws ch. 175, § 119A	\$4,677.00	\$4,677.00
SBLI cash surrender value account no. xxxxx6452	Mass. Gen. Laws ch. 175, § 119A	\$2,338.15	\$2,338.15
Raytheon Credit Union account no. xx3239	Mass. Gen. Laws ch. 235, § 34A	\$6,001.40	\$6,001.40
Fidelity - Raytheon Savings and Investment Plan plan no. 10010	29 U.S.C. § 1056(d)	\$270,832.95	\$299,759.71

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\$399,198.06	\$663,977.26
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**In re John M. McCarthy
Catherine M. McCarthy**

Case No.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Fidelity - Raytheon Savings and Investment Plan plan no. 10010	29 U.S.C. § 1056(d)	\$51,651.23	\$51,651.23
Raytheon Credit Union account no. xx3239	Mass. Gen. Laws ch. 235, § 34A	\$57.81	\$57.81
Raytheon Credit Union account no. xx6045	Mass. Gen. Laws ch. 235, § 34A	\$73.36	\$73.36
2006 Dodge Grand Caravan	Mass. Gen. Laws ch. 235, § 34(16)	\$0.00	\$2,000.00
Family pets - 2 cats and 1 dog	Mass. Gen. Laws ch. 235, § 34(2)	\$0.00	\$0.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND/WIFE/Joint OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
				UNLIQUIDATED	DISPUTED	
ACCT #:			DATE INCURRED: NATURE OF LIEN: Real Estate COLLATERAL: 1538 Route 12, Unit C-25, Ledyard, CT 06339 REMARKS:		\$55,523.09	
McCarthy, Hargrave & Co. 207 Main Street Marlborough, MA 01752		J	VALUE: \$60,000.00			
ACCT #: xxxx0711			DATE INCURRED: 7-12-2006 NATURE OF LIEN: Real Estate COLLATERAL: 84 Goodenough Street, Brighton, MA REMARKS:		\$144,224.57	
Peoples Federal Savings Bank 435 Market Street Brighton, MA 02135		J	VALUE: \$350,000.00			
ACCT #: xxxx4578			DATE INCURRED: 2008 NATURE OF LIEN: Real Estate COLLATERAL: 84 Goodenough Street, Brighton, MA REMARKS:		\$91,627.87	
Peoples Federal Savings Bank 435 Market Street Brighton, MA 02135		J	VALUE: \$360,000.00			

Subtotal (Total of this Page) > \$291,375.53
 Total (Use only on last page) > \$291,375.53

\$0.00 \$0.00

(Report also on
Summary of
Schedules.)

(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

No continuation sheets attached

In re John M. McCarthy
Catherine M. McCarthy

Case No. _____
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

*Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re John M. McCarthy
Catherine M. McCarthy

Case No. _____

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Internal Revenue Service P.O. Box 14933B Austin, TX 78714-9338	H	DATE INCURRED: 2008 CONSIDERATION: Taxes REMARKS: Capital Gains				\$50,000.00	\$50,000.00	\$0.00
ACCT #: Massachusetts Department of Revenue P.O. Box 7002 Boston, MA 02204-7002	H	DATE INCURRED: 2008 CONSIDERATION: Taxes REMARKS: Capital Gains				\$23,000.00	\$23,000.00	\$0.00
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims		Subtotals (Totals of this page) >	\$73,000.00	\$73,000.00		\$0.00		
		Total >	\$73,000.00					
		(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						
		Totals >				\$73,000.00		\$0.00
		(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Balas, Alphen & Santos, P.C. 200 Littleton Road Westford, MA 01886		H	DATE INCURRED: June 2009 CONSIDERATION: Collecting for - Stuart Family Property Management REMARKS:				\$68,707.00
ACCT #: xxxxxx xx 1740 Bank of America 4285 Genesee Street Cheektowaga, NY 14225-1943		H	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: re: Northstar Location Services, LLC				\$25,348.26
ACCT #: xxx7762 Brennan & Clark, LTD 721 E Madison Suite 200 Villa Park, IL 60181		H	DATE INCURRED: May 2010 CONSIDERATION: Collecting for - J.S. Paluch Co. REMARKS: File No. 10-016979				\$452.54
ACCT #: xxxx-xxxx-xxxx-6625 Card Services P.O. Box 1337 Philadelphia, PA 19101-3337		W	DATE INCURRED: 2010 CONSIDERATION: Credit Card REMARKS: LL Bean Visa				\$5,649.74
ACCT #: xxxxxx xx 8618 Creditors Financial Group, LLC P.O. Box 440290 Aurora, CO 80044-0290		W	DATE INCURRED: August 2009 CONSIDERATION: Collecting for - Bank of America REMARKS:				\$12,673.53
ACCT #: xx-2771 CUI P.O. Box 1236 Crystal River, FL 34423		J	DATE INCURRED: CONSIDERATION: Timeshare Association Fees REMARKS: Blue Tree Resorts				\$881.88
Subtotal >							\$113,712.95
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx1990 Direct TV P.O. Box 78626 Phoenix, AZ 85062-8626	J	DATE INCURRED: 2009 CONSIDERATION: Satellite Television Service REMARKS:				\$220.95
ACCT #: xxxxxx xx 4882 Discover Card P.O. Box 6103 Carol Stream, IL 60197-6103	H	DATE INCURRED: 2009 CONSIDERATION: Credit Card REMARKS:				\$15,928.92
ACCT #: Diversified Consultants, Inc. P.O. Box 551268 Jacksonville, FL 32255-1268	J	DATE INCURRED: CONSIDERATION: Collecting for - Sprint REMARKS: File No. xxx3031				\$711.26
ACCT #: xxxxxxxx9246 Enhanced Recovery Corporation 8014 Bayberry Road Jacksonville, FL 32256-7412	J	DATE INCURRED: 2009 CONSIDERATION: Telephone Service REMARKS:				\$133.02
ACCT #: xxxxx5296 EOS CCA P.O. Box 439 Norwell, MA 02061-0296	J	DATE INCURRED: CONSIDERATION: Collecting for - Verizon REMARKS:				\$194.86
ACCT #: xx-xxx3902 Kohner, Mann & Kailas, S.C. Washington Building Barnabas Business Center 4650 N. Port Washington Road Milwaukee, WI 53212-1059	J	DATE INCURRED: CONSIDERATION: Collecting for - Alliance Laundry Systems, LLC REMARKS: Equipment for Laundromat				\$48,321.74
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$65,510.75
			Total >			
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS, INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-7998 Lustig, Glaser & Wilson, P.C. P.O. Box 9127 Needham, MA 02494-9127	J	DATE INCURRED: CONSIDERATION: Collecting for - Citibank (South Dakota), N.A. REMARKS:				\$18,020.34
ACCT #: xxxxxxxx0117 NStar Credit Collection Services 2 Wells Avenue Newton, MA 02459	J	DATE INCURRED: CONSIDERATION: Gas Service REMARKS:				\$2,489.51
ACCT #: xxxxxxxx0033 NStar Gas One NStar Way, SW340 Westwood, MA 02090-9230	H	DATE INCURRED: June 2009 CONSIDERATION: Gas Services REMARKS:				\$4,322.30
ACCT #: xxxxxxxx59-QC RMS 305 Fellowship Road Suite 100 Mount Laurel, NJ 08054	J	DATE INCURRED: June 2009 CONSIDERATION: Collecting for - One Beacon Insurance Co. REMARKS: Ref. No. 2U15169				\$138.00
ACCT #: xxxx-xxxx-xxxx-2603 Target National Bank P.O. Box 59317 Minneapolis, MN 55459-0317	H	DATE INCURRED: July 2010 CONSIDERATION: Credit Card REMARKS:				\$926.50
ACCT #: xxxx-xxxxxx-x4001 Zwicker & Associates, P.C. 80 Minuteman Road Andover, MA 01810-1008	H	DATE INCURRED: May 2009 CONSIDERATION: Collecting for - American Express REMARKS: Disputed Debt - Under appeal from dismissal				\$13,003.18
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$38,899.83
			Total >			\$218,123.53
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of Debtor and Spouse	
Married	Relationship(s): Daughter	Age(s): 20	Relationship(s):
	Daughter	17	Age(s):
	Son	15	
Employment:		Debtor	Spouse
Occupation	Security Guard	Cashier	SPOUSE
Name of Employer	Raytheon Co.	Shaw's Market	\$628.79
How Long Employed	37 years	6 months	\$0.00
Address of Employer	235 Wyman Street Waltham, MA 02154		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	DEBTOR	SPOUSE
2. Estimate monthly overtime	\$4,030.28	\$628.79
3. SUBTOTAL	\$0.00	\$0.00
4. LESS PAYROLL DEDUCTIONS	\$4,030.28	\$628.79
a. Payroll taxes (includes social security tax if b. is zero)	\$536.55	\$36.40
b. Social Security Tax	\$232.10	\$38.98
c. Medicare	\$54.28	\$9.12
d. Insurance	\$351.84	\$0.00
e. Union dues	\$36.08	\$0.00
f. Retirement	\$707.36	\$0.00
g. Other (Specify) <u>Home/Auto</u>	\$235.42	\$0.00
h. Other (Specify)	\$0.00	\$0.00
i. Other (Specify)	\$0.00	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$2,153.63	\$84.50
6. TOTAL NET MONTHLY TAKE HOME PAY	\$1,876.65	\$544.29
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):		
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		\$204.40
a. <u>Rental Income</u>	\$413.00	\$0.00
b. <u></u>	\$0.00	\$0.00
c. <u></u>	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$413.00	\$204.40
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$2,289.65	\$748.69
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)		\$3,038.34

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$2,073.46
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Medical Co-Pays	\$255.07 \$90.00 \$641.02
3. Home maintenance (repairs and upkeep)	
4. Food	\$1,705.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	
8. Transportation (not including car payments)	\$500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$141.67
b. Life	
c. Health	
d. Auto	
e. Other: Auto Excise Tax	\$11.11
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	\$463.58
b. Other: Verizon	\$32.00
c. Other: Comcast	\$130.00
d. Other: Cell Phones	\$150.00
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other:	
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$6,342.91
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$3,038.34
b. Average monthly expenses from Line 18 above	\$6,342.91
c. Monthly net income (a. minus b.)	(\$3,304.57)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
BOSTON DIVISIONIn re John M. McCarthy
Catherine M. McCarthy

Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	No	1	\$425,000.00		
B - Personal Property	No	5	\$367,759.66		
C - Property Claimed as Exempt	No	2			
D - Creditors Holding Secured Claims	No	1		\$291,375.53	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	No	2		\$73,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	No	3		\$218,123.53	
G - Executory Contracts and Unexpired Leases	No	1			
H - Codebtors	No	1			
I - Current Income of Individual Debtor(s)	No	1			\$3,038.34
J - Current Expenditures of Individual Debtor(s)	No	1			\$6,342.91
TOTAL		18	\$792,759.66	\$582,499.06	

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
BOSTON DIVISION

In re **John M. McCarthy**
Catherine M. McCarthy

Case No.

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$73,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$73,000.00

State the following:

Average Income (from Schedule I, Line 16)	\$3,038.34
Average Expenses (from Schedule J, Line 18)	\$6,342.91
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$4,458.44

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$73,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$218,123.53
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$218,123.53

Case No. _____

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 11-8-10

Signature John M McCarthy
John M. McCarthy

Date 11-8-10

Signature Catherine M McCarthy
Catherine M. McCarthy

[If joint case, both spouses must sign.]